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IN THE CLAIMS

1-25. (canceled)

26. (previously presented): A method of a customer using a first device in the form of a web-interface device to access a web site associated with a merchant to conduct an on-line sales transaction with the merchant, and a second device in the form of a communications device to access a financial institution to authorize payment for the on-line sales transaction between the merchant and the customer, the method comprising:

arranging via the first device with the merchant an on-line agreement which involves a future payment of funds for the on-line sales transaction;

receiving via the first device from the merchant a transaction authorization code which identifies the on-line agreement while the customer is conducting the on-line sales transaction with the merchant; and

communicating via the second device to the financial institution the transaction authorization code to authorize the financial institution to access from the database details relating to the on-line agreement and to authorize the financial institution to transfer funds from a financial account of the customer to a financial account of the merchant based upon the details relating to the on-line agreement, without having to reveal details of the customer's financial account to the merchant.

27. (previously presented): A method as claimed in claim 26, wherein the on-line agreement concerns the supply of goods or services provided by the merchant.

28-32. (canceled)

33. (previously presented): A method as claimed in claim 26, wherein the second device comprises a telephone.

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34-57. (canceled)